

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
David Michael Rubino § Case No. 16-22894
Jory Ann Rubino §
§
Debtors §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 175,518.00
(Without deducting any secured claims)

Assets Exempt: 36,001.00

Total Distributions to Claimants: 2,719.50

Claims Discharged

Without Payment: 20,931.38

Total Expenses of Administration: 980.50

3) Total gross receipts of \$ 3,700.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 3,700.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	980.50	980.50	980.50
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	21,999.00	23,650.88	23,650.88	2,719.50
TOTAL DISBURSEMENTS	\$ 21,999.00	\$ 24,631.38	\$ 24,631.38	\$ 3,700.00

4) This case was originally filed under chapter 7 on 07/18/2016 . The case was pending for 13 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/09/2017 By: /s/Zane L. Zielinski, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
509 La Moille - Section 16 Lot 163, Sublette, IL 61367	1110-000	3,700.00
TOTAL GROSS RECEIPTS		\$ 3,700.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ NA

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL SECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	925.00	925.00	925.00
Zane L. Zielinski, Trustee	2200-000	NA	15.50	15.50	15.50
Associated Bank	2600-000	NA	40.00	40.00	40.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 980.50	\$ 980.50	\$ 980.50

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
5	Capital One, N.A.	7100-000	1,877.00	2,830.65	2,830.65	325.49
1	Discover Bank	7100-000	15,802.00	16,354.79	16,354.79	1,880.56
3	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	3,094.00	3,178.43	3,178.43	365.47
2	Quantum3 Group Llc As Agent For	7100-000	811.00	826.75	826.75	95.06
4	Wells Fargo Bank Na	7100-000	415.00	460.26	460.26	52.92
TOTAL GENERAL UNSECURED CLAIMS			\$ 21,999.00	\$ 23,650.88	\$ 23,650.88	\$ 2,719.50

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Document FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No:	16-22894	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski, Trustee
Case Name:	David Michael Rubino				Date Filed (f) or Converted (c):	07/18/2016 (f)
	Jory Ann Rubino				341(a) Meeting Date:	08/15/2016
For Period Ending:	08/09/2017				Claims Bar Date:	03/08/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 509 La Moille - Section 16 Lot 163, Sublette, IL 61367	5,000.00	3,700.00		3,700.00	FA
2. 906 Mission Blvd Joliet, Illinois	163,622.00	0.00		0.00	FA
3. 2001 Chevrolet Blazer	1,900.00	0.00		0.00	FA
4. 2009 Forest River Sandpiper	20,000.00	0.00		0.00	FA
5. 2015 Chrysler 200	20,246.00	0.00		0.00	FA
6. Furniture, linens, small appliances, table & charis, bedroom	2,000.00	2,000.00		0.00	FA
7. Flat Screen TV, Computer, Cell phone	1,900.00	0.00		0.00	FA
8. 2 dogs	75.00	75.00		0.00	FA
9. books, CDs, DVDs & Family Photos	75.00	75.00		0.00	FA
10. Everyday clothes, shoes, accessories	250.00	0.00		0.00	FA
11. Everyday jewelry, costume jewelry, wedding rings,	350.00	0.00		0.00	FA
12. Oak Trust Credit Union	18.00	0.00		0.00	FA
13. First Midwest Bank	500.00	0.00		0.00	FA
14. First Midwest Bank	583.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$216,519.00	\$5,850.00	\$3,700.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee has reached a settlement with the Debtor regarding liquidation of the Debtor's tractor.

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RE PROP # 1 -- Campsite Used by the Debtor

Initial Projected Date of Final Report (TFR): 03/30/2017

Current Projected Date of Final Report (TFR): 03/30/2017

Exhibit 8

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-22894

Case Name: David Michael Rubino

Jory Ann Rubino

Taxpayer ID No: XX-XXX4311

For Period Ending: 08/09/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1536

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)
11/16/16	1	David and Jory Rubino	Settlement Payment 1 of 5	1110-000	\$1,000.00	\$1,000.00
12/14/16	1	Jory Rubino	Settlement Payment 2 of 5	1110-000	\$450.00	\$1,450.00
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
01/24/17	1	Jory Rubino First Midwest Bank Cashier's Check	Settlement Payment 3 of 5	1110-000	\$450.00	\$1,890.00
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
03/09/17	1	David Rubino & Jory Rubino First Midwest Bank Official Check	Settlement Payment 4 of 5	1110-000	\$1,350.00	\$3,220.00
03/14/17	1	David Michael Rubino First Midwest Bank Check	Settlement Payment 5 OF 5	1110-000	\$450.00	\$3,670.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00
06/02/17	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$940.50
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$925.00) 2100-000		
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order.	(\$15.50) 2200-000		
06/02/17	5002	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 1 representing a payment of 11.50 % per court order.	7100-000		\$1,880.56
						\$838.94

Page Subtotals:

\$3,700.00

\$2,861.06

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**FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 16-22894

Case Name: David Michael Rubino

Jory Ann Rubino

Taxpayer ID No: XX-XXX4311

For Period Ending: 08/09/2017

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX1536

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
06/02/17	5003	Quantum3 Group Llc As Agent For Comenity Bank Po Box 788 Kirkland, Wa 98083-0788	Final distribution to claim 2 representing a payment of 11.50 % per court order.	7100-000		\$95.06	\$743.88
06/02/17	5004	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 3 representing a payment of 11.50 % per court order.	7100-000		\$365.47	\$378.41
06/02/17	5005	Wells Fargo Bank Na Po Box 10438 Des Moines Ia 50306-0438	Final distribution to claim 4 representing a payment of 11.50 % per court order.	7100-000		\$52.92	\$325.49
06/02/17	5006	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Final distribution to claim 5 representing a payment of 11.50 % per court order.	7100-000		\$325.49	\$0.00

COLUMN TOTALS	\$3,700.00	\$3,700.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$3,700.00	\$3,700.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$3,700.00	\$3,700.00

Page Subtotals: \$0.00 \$838.94

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Exhibit 9

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX1536 - Checking	\$3,700.00	\$3,700.00		\$0.00
	\$3,700.00	\$3,700.00		\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$3,700.00			
<u>Total Gross Receipts:</u>	<u>\$3,700.00</u>			

Page Subtotals: \$0.00 \$0.00